

No. 232

ABSTRACT OF REPORTS  
OF CONDITION OF

# MONTANA

State Bank  
and  
Trust Companies

•  
National Banks

•  
June 30, 1985

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**Aggregate Resources and Liabilities of (113) State Banks and (3) Trust Companies, June 30, 1985, Compared with Report of (113) State Banks and (3) Trust Companies, June 30, 1984**

Figures In Thousands

RESOURCES	June 30, 1985	June 30, 1984	Decrease-Increase+
Cash and Banks .....	\$ 230,933,	\$ 238,588	\$ 7,655-
Securities .....	858,398	953,837	95,439-
Funds Sold .....	151,194	92,445	58,749+
Loans, Discounts & Leases .....	1,845,052*	1,819,118*	25,934+
Premises, F & F .....	59,264	59,919	655-
Other Real Estate .....	21,774	16,728	5,046+
Other Assets .....	92,991	89,302	3,689+
	<u>\$ 3,259,606</u>	<u>\$ 3,269,937</u>	<u>\$ 10,331-</u>
<b>LIABILITIES</b>			
Total Deposits .....	\$ 2,846,593	\$ 2,858,214	\$ 11,621-
Funds Purchased .....	52,714	51,419	1,295+
Other Borrowed Funds .....	8,204	15,889	7,685-
Mortgages & Leases .....	7,497	4,877	2,620+
Other Liabilities .....	51,974	49,205	2,769+
Sub. Notes & Debentures .....	5,204	4,523	681+
Common Stock .....	72,698	74,327	1,629-
Surplus .....	116,656	114,462	2,194+
Undivided Prof. & Cap. Res. ....	98,066	97,021	1,045+
	<u>\$ 3,259,606</u>	<u>\$ 3,269,937</u>	<u>\$ 10,331-</u>
*After deduction of Loan Reserves .....	\$ 20,169	\$ 16,268	\$ 3,901+

**Aggregate Resources and Liabilities of (55) National Banks in Montana, June 30, 1985, Compared With Report of (54) National Banks in Montana, June 30, 1984\*\***

Figures In Thousands

RESOURCES	June 30, 1985	June 30, 1984	Decrease-Increase+
Cash and Banks .....	\$ 298,692	\$ 380,144	\$ 81,452-
Securities .....	613,689	764,292	150,603-
Funds Sold .....	688,932	282,869	406,063+
Loans, Discounts & Leases .....	2,133,427*	2,076,811*	56,616+
Premises, F & F .....	55,166	64,206	9,040-
Other Real Estate .....	24,659	16,721	7,938+
Other Assets .....	93,897	87,348	6,549+
	<u>\$ 3,908,462</u>	<u>\$ 3,672,391</u>	<u>\$ 236,071+</u>
<b>LIABILITIES</b>			
Total Deposits .....	\$ 3,111,791	\$ 2,952,145	\$ 159,646+
Funds Purchased .....	418,757	374,807	43,950+
Other Borrowed Funds .....	7,200	29,140	21,940-
Mortgages & Leases .....	8,697	6,814	1,883+
Other Liabilities .....	84,634	47,385	37,249+
Sub. Notes & Debentures .....	16,822	16,524	298+
Preferred Stock .....	2,000		2,000+
Common Stock .....	78,129	74,429	3,700+
Surplus .....	84,417	80,417	4,000+
Undivided Prof. & Cap. Res. ....	96,015	90,730	5,285+
	<u>\$ 3,908,462</u>	<u>\$ 3,672,391</u>	<u>\$ 236,071+</u>
*After deduction of Loan Reserves .....	\$ 35,067	\$ 22,408	\$ 12,659+
Grand Total — All Banks of Montana .....	\$ 7,168,068	\$ 6,942,328	\$ 225,740+

\*\*Data relating to National Banks obtained from Montana National Banks

**SIGNIFICANT RATIOS DERIVED FROM ABOVE DATA**

STATE BANKS	June 30, 1985	June 30, 1984	NATIONAL BANKS	June 30, 1985	June 30, 1984
Loans and Leases as Percentage of Total Assets .....	56.87%	55.85%	Loans and Leases as Percentage of Total Assets .....	54.99%	56.82%
Loans and Leases as Percentage of Total Deposits ....	65.52%	64.21%	Loans and Leases as Percentage of Total Deposits ....	69.69%	71.11%
Capital and Reserve a/c's as Percentage of Total Assets .....	9.54%	9.33%	Capital and Reserve a/c's as Percentage of Total Assets .....	7.92%	7.70%
Capital and Reserve a/c's as Percentage of Total Deposits .....	10.99%	10.73%	Capital and Reserve a/c's as Percentage of Total Deposits .....	10.04%	9.64%



# **MONTANA STATE BANKS AND TRUST COMPANIES**

Absarokee .....Yellowstone Bank (1)  
 Anaconda .....First Security Bank  
 Ashland .....Cheyenne Western Bank (1)  
 Baker .....The Bank of Baker  
 Belgrade .....Valley Bank of Belgrade  
 Belt .....Belt Valley Bank (1)  
 Big Fork .....Flathead Bank  
 Big Sandy .....Northern Bank of Montana  
 Big Timber .....Citizens Bank & Trust Co. (1)  
                     First Security Bank  
 Billings .....American Bank  
                     First Bank-West Billings  
                     First Citizens Bank  
                     Montana Bank of Billings (1)  
                     First Interstate Bank of  
                     Billings Heights  
                     First Interstate Bank of West Billings  
                     Western Bank  
 Boulder .....First Boulder Valley Bank  
 Bozeman .....First Citizens Bank of Bozeman (1)  
                     First Security Bank  
                     Western Bank  
 Bridger .....Bank of Bridger  
 Broadus .....Powder River Bank (1)  
 Butte .....1st Citizens Bank (1)  
 Cascade .....Stockmens Bank (1)  
 Chester .....Liberty Bank of Montana  
 Chinook .....Blaine Bank of Montana  
 Choteau .....Citizens State Bank (1)  
 Colstrip .....First Interstate Bank  
 Columbia Falls ....Bank of Columbia Falls  
 Columbus .....The Yellowstone Bank (1)  
 Conrad .....Farmers State Bank  
                     Pondera Bank of Montana  
 Culbertson .....Culbertson State Bank (1)  
 Cut Bank .....First Interstate Bank of Glacier Co.  
 Deer Lodge .....Deer Lodge Bank & Trust Co.  
                     First Security Bank  
 Denton .....Farmers State Bank (1)  
 Dillon .....State Bank & Trust Co.  
 Dutton .....Dutton State Bank  
 Ennis .....First Madison Valley Bank  
 Fairview .....Fairview Bank  
 Forsyth .....First Bank Forsyth  
                     Montana Bank of Forsyth (1)  
 Fort Benton .....First Bank Fort Benton  
 Froid .....First State Bank (1)  
 Glasgow .....Treasure State Bank  
 Glendive .....First Fidelity Bank  
                     First Security Bank (1)  
 Great Falls .....Central Bank of Montana  
                     Eastside Bank of Montana  
                     First Interstate Bank of Great Falls (1)  
                     The Village Bank  
                     Trust Corporation of Montana  
 Hamilton .....Citizens State Bank  
                     Ravalli County Bank (1)  
 Hardin .....First Interstate Bank  
                     Little Horn State Bank

Harlem .....Security State Bank  
 Havre .....Citizens Bank of Montana  
                     First Security Bank (1)  
 Helena .....Bank of Montana  
                     First Security Bank (1)  
                     First Trust Co. of Montana  
                     Norwest Bank Helena (1)  
                     Norwest Capital Management &  
                     Trust Co., Montana  
                     The Valley Bank  
 Jordan .....Garfield County Bank  
 Kalispell .....First Security Bank  
                     Valley Bank of Kalispell  
 Laurel .....First Security Bank (1)  
                     The Yellowstone Bank (1)  
 Lewistown .....Midstate Bank of Montana  
                     Norwest Bank Lewistown  
 Libby .....United Bank  
 Lincoln .....First Bank of Lincoln  
 Livingston .....First Security Bank (1)  
                     Montana Bank of Livingston (1)  
 Lolo .....Bitterroot Valley Bank  
 Malta .....First Security Bank (1)  
                     First State Bank (1)  
 Manhattan .....Manhattan State Bank  
 Miles City .....First Interstate Bank  
                     First Security Bank & Trust Co.  
 Missoula .....First Security Bank (1)  
                     Missoula Bank of Montana  
                     Montana Bank of South Missoula  
 Philipsburg .....Flint Creek Valley Bank (1)  
 Plentywood .....Security State Bank  
 Polson .....First Citizens Bank (1)  
                     Security State Bank (1)  
 Poplar .....Traders State Bank  
 Ronan .....Ronan State Bank (1)  
                     Valley Bank of Ronan (1)  
 Roundup .....First Security Bank  
 Rudyard .....Farmers Merchants Bank of Montana  
 St. Ignatius .....Lake County Bank (1)  
 Scobey .....Citizens State Bank  
 Seeley Lake .....First Valley Bank (1)\*  
 Shelby .....First State Bank  
                     Toole County State Bank  
 Sheridan .....Bank of Sheridan  
 Sidney .....1st United Bank (1)  
 Stanford .....Basin State Bank  
 Stevensville .....First State Bank  
 Superior .....Montana Bank of Mineral County  
 Terry .....State Bank of Terry (1)  
 Thompson Falls ....First State Bank of Montana  
 Three Forks .....Security Bank of Three Forks  
 Townsend .....State Bank of Townsend (1)  
 Valier .....Valier Bank of Montana  
 Victor .....Farmers State Bank (1)  
 W. Yellowstone ....First Security Bank  
 Whitefish .....Mountain Bank  
 Whitehall .....Whitehall State Bank  
 Worden .....Farmers State Bank (1)

**(1) Members Federal Reserve Bank**

**\*Opened 4-1-85**

# **MONTANA NATIONAL BANKS**

Absarokee .....United Bank of Absarokee, N.A.  
 Anaconda .....Norwest Bank Anaconda-Butte, N.A.  
 Baker .....Montana Bank of Baker, N.A.  
 Billings .....First Bank, N.A.  
                     Norwest Bank Billings, N.A.  
                     First Interstate Bank of Billings, N.A.  
 Bozeman .....First Bank Bozeman  
                     Montana Bank of Bozeman, N.A.  
 Butte .....First Bank Butte, N.A.  
                     Miner's Bank of Montana, N.A.  
                     Montana Bank of Butte, N.A.  
 Chinook .....Western Bank of Chinook, N.A.  
 Circle .....Montana Bank of Circle, N.A.  
 Columbia Falls ....Glacier National Bank  
 Cut Bank .....First National Bank  
 Dillon .....Norwest Bank Dillon, N.A.  
 Ekalaka .....First National Bank  
 Eureka .....First National Bank  
 Fairfield .....First National Bank  
 Fromberg .....Clarks Fork National Bank  
 Geraldine .....First National Bank  
 Glasgow .....First National Bank  
                     First Security Bank of Montana, N.A.  
 Glendive .....First National Bank  
 Great Falls .....First Bank, N.A.  
                     First Bank West, N.A.  
                     Norwest Bank Great Falls, N.A.  
 Harlowton .....Continental National Bank  
 Havre .....First Bank Havre  
 Helena .....First Bank Helena, N.A.  
 Hinsdale .....First National Bank  
 Hysham .....First National Bank  
 Kalispell .....First Interstate Bank of Kalispell, N.A.  
                     Norwest Bank Kalispell, N.A.  
 Lewistown .....First Bank Lewistown  
 Libby .....First National Bank  
 Livingston .....First National Park Bank  
 Miles City .....First Bank Miles City  
 Missoula .....First Bank-Southside Missoula, N.A.  
                     First Bank-Western Montana, N.A.  
                     First National Montana Bank  
                     of Missoula  
 Plains .....First National Bank  
 Plentywood .....Montana National Bank  
 Red Lodge .....Montana Bank of Red Lodge, N.A.  
                     United States National Bank  
 Richey .....Richey National Bank  
 Roundup .....Montana Bank of Roundup, N.A.  
 Sidney .....Montana Bank of Sidney, N.A.  
                     The Richland National Bank & Trust  
 Twin Bridges .....First National Bank  
 Whitefish .....First National Bank  
 White Sul. Sprgs. ...First National Bank  
 Wibaux .....First National Bank & Trust  
 Wolf Point .....Citizens First National Bank  
                     Western National Bank

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